

FIG. 1

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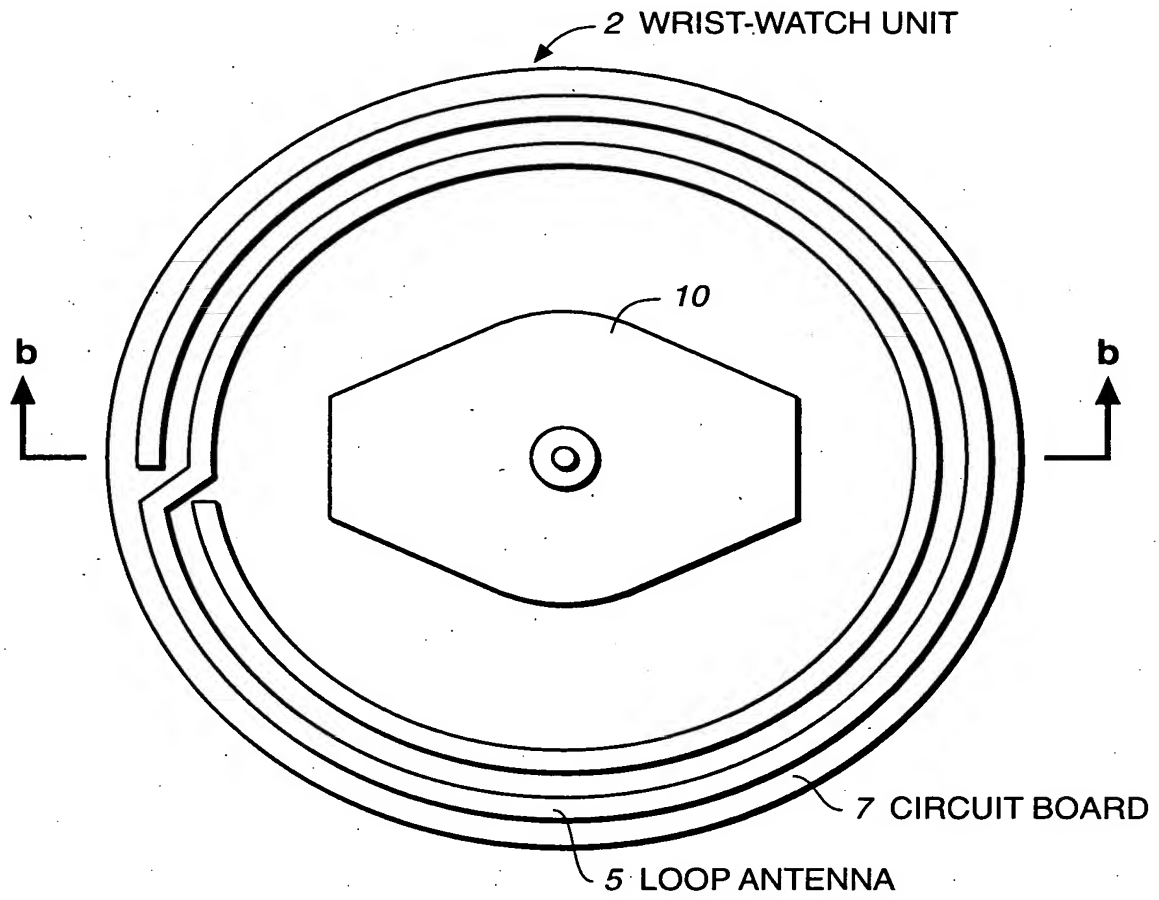


FIG._2

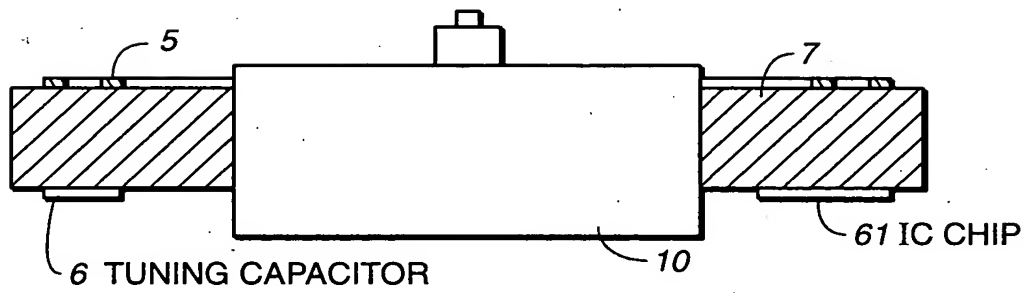
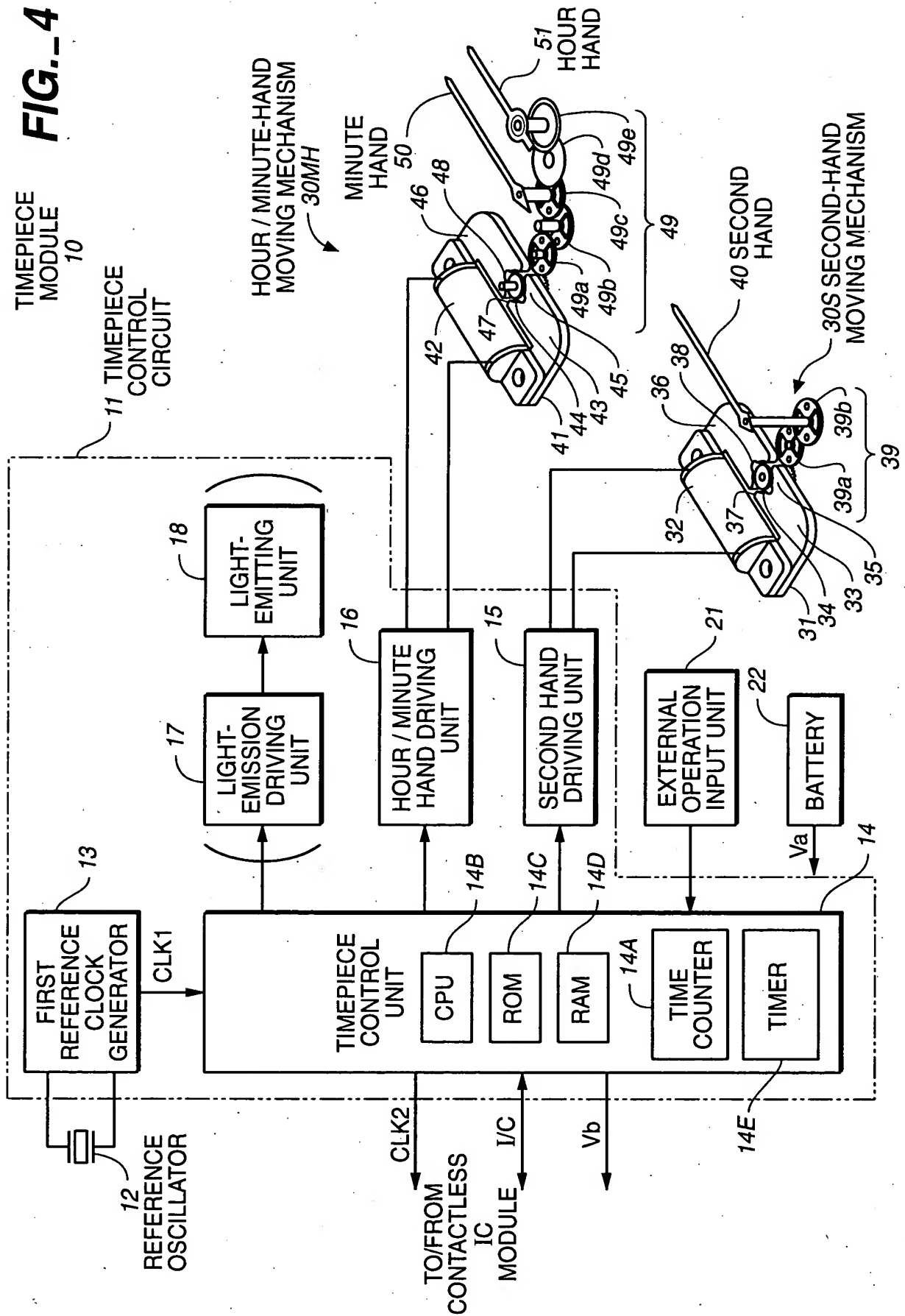


FIG._3

FIG. 4





DATA FORMAT

PERSONAL ID	#####
BALANCE DATA Da	*****
SERVICE PROVIDER ID	\$\$\$\$\$\$\$\$
• • •	• • •

FIG._6

10036473 123404
10036473 123404

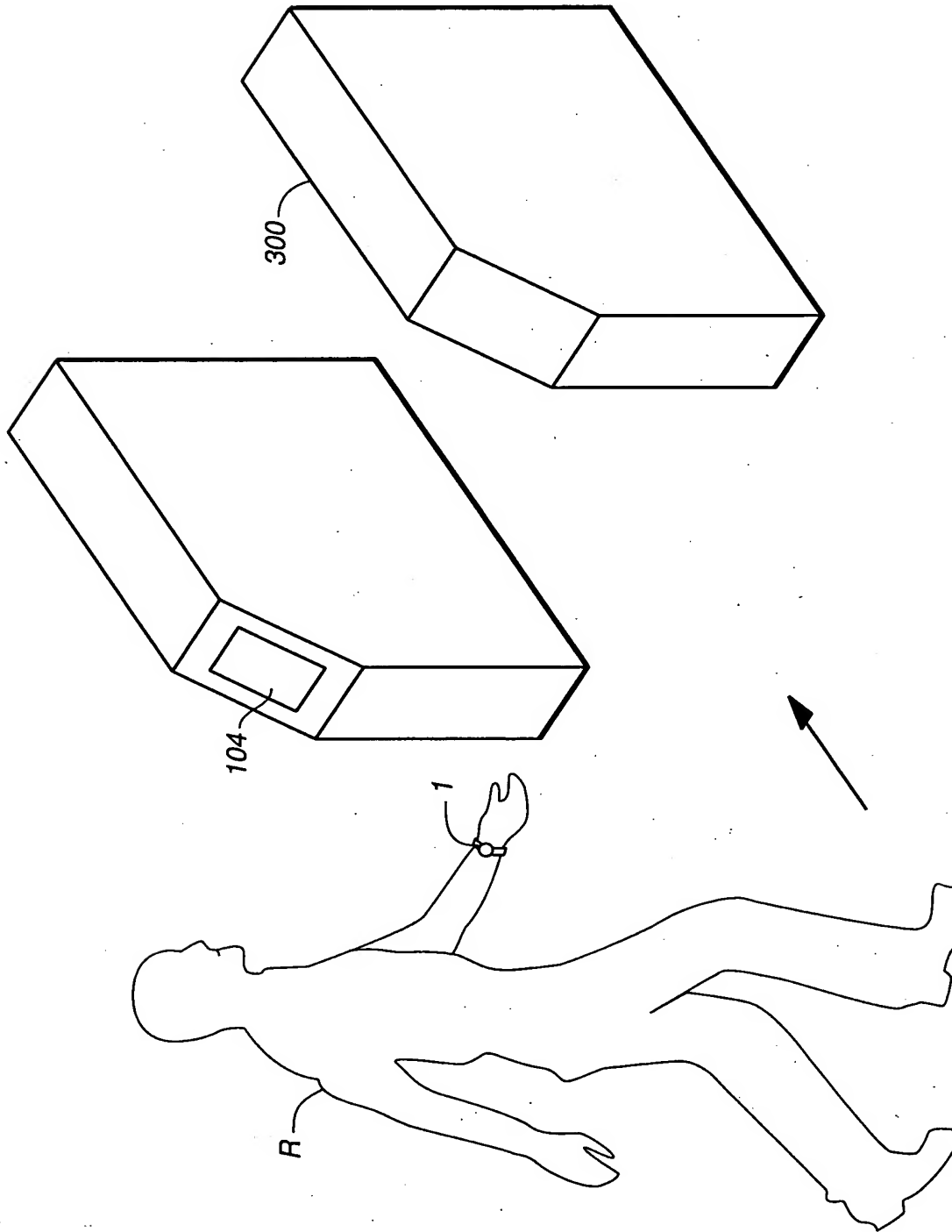


FIG. 7

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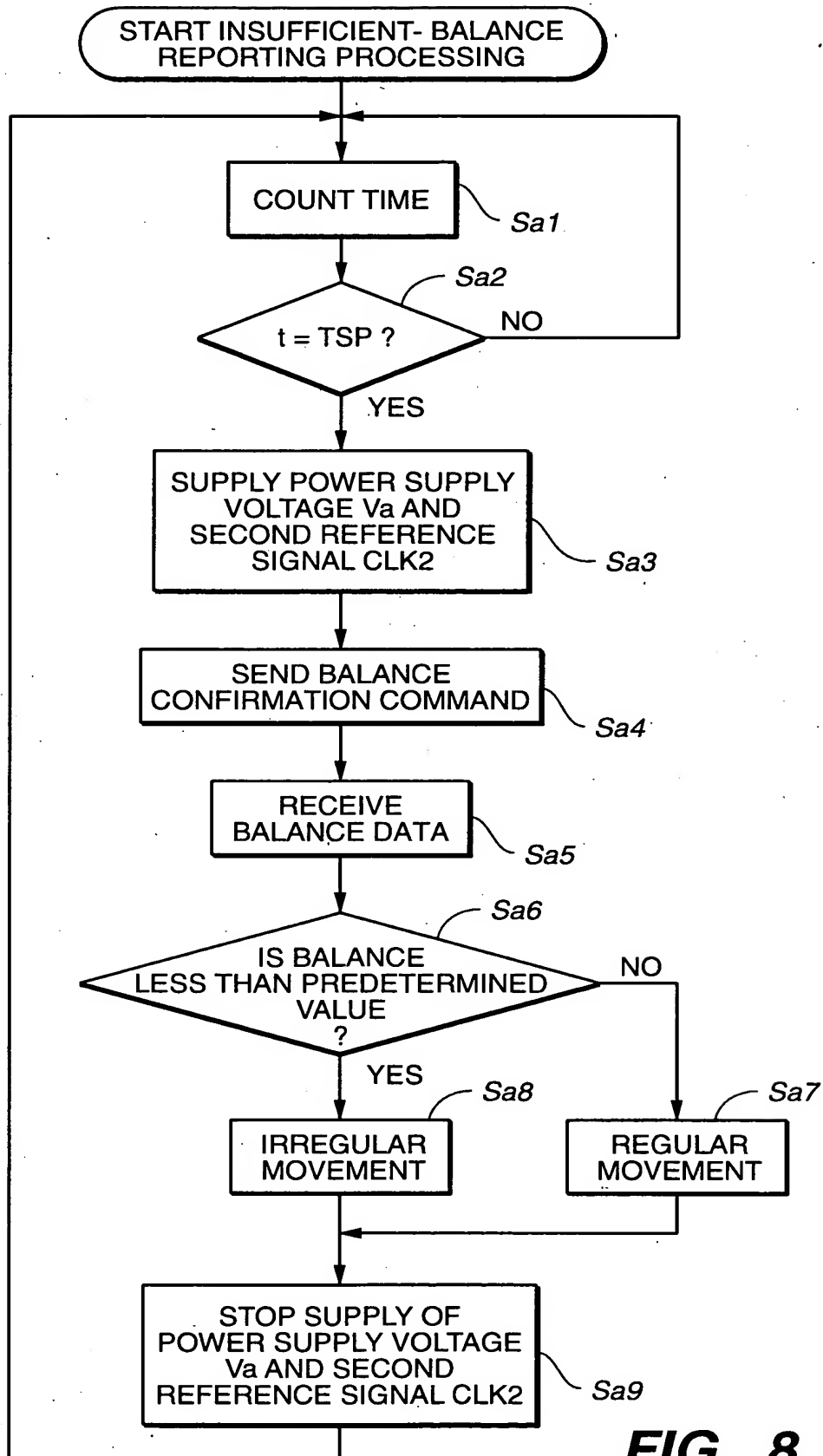


FIG. 8

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WRIST-WATCH DEVICE

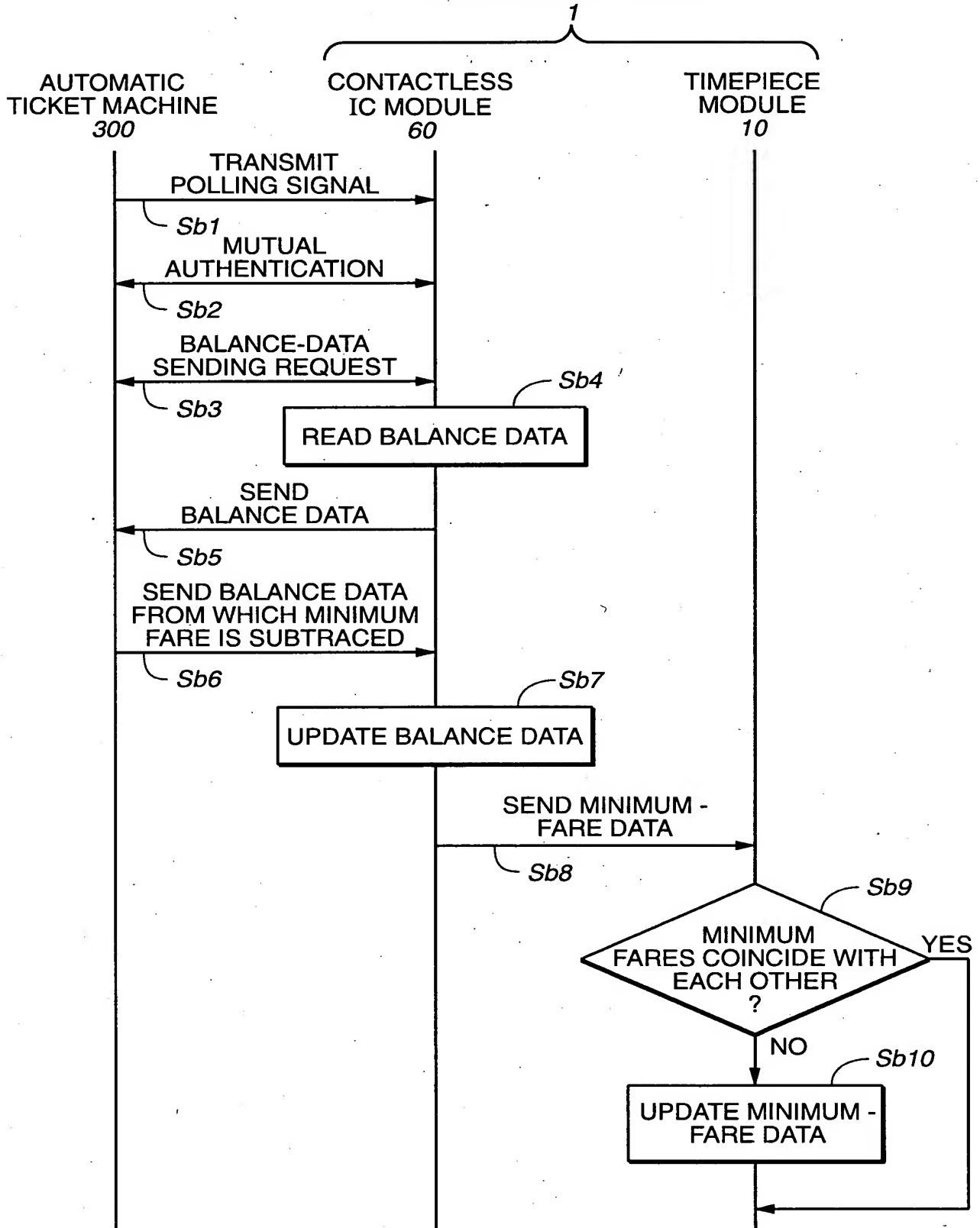


FIG. 9

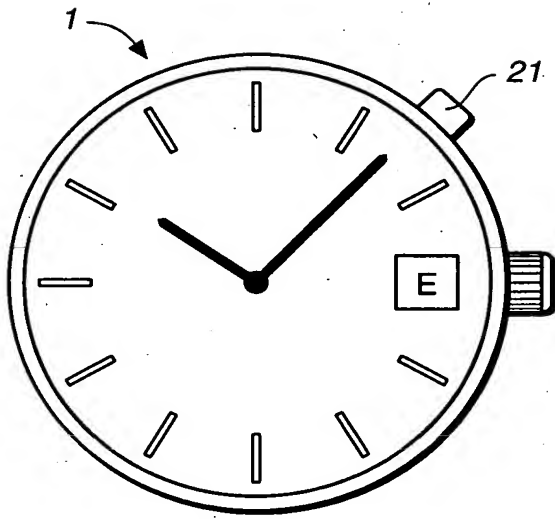


FIG. 10

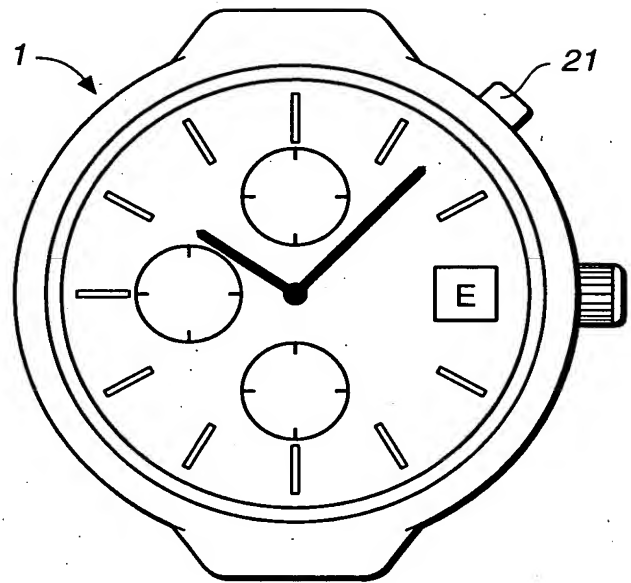


FIG. 11

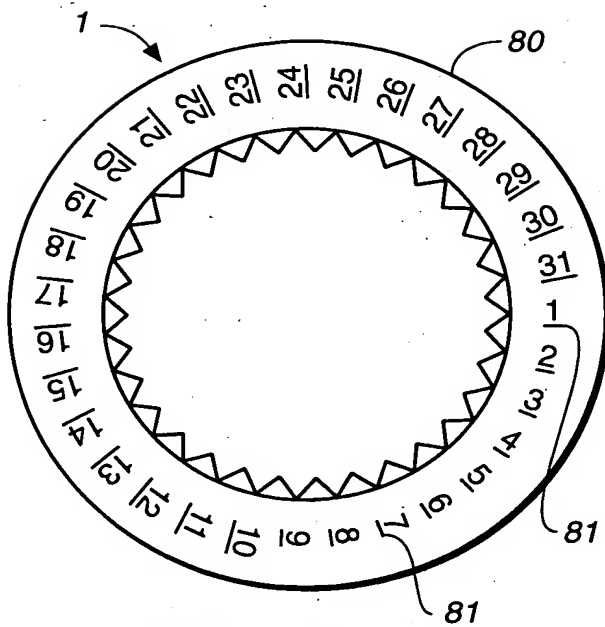


FIG. 12

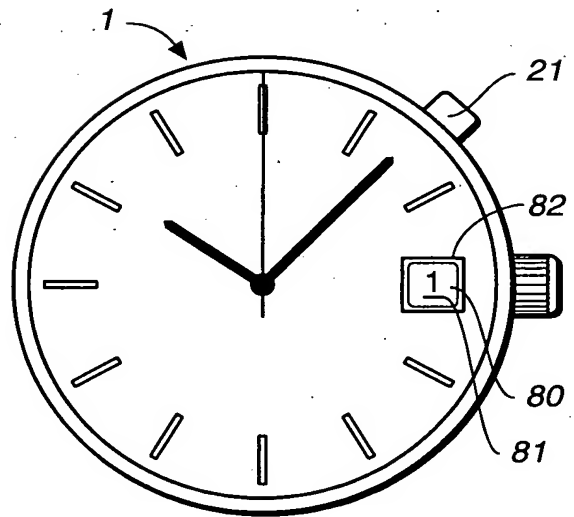
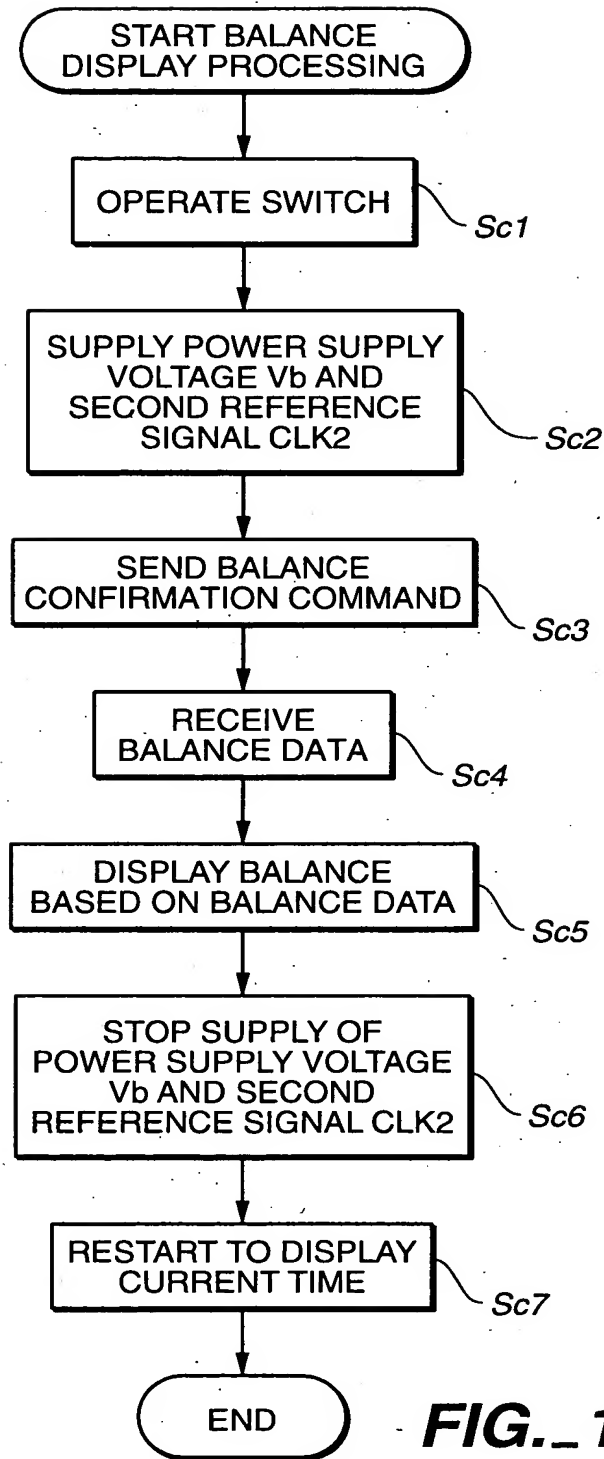


FIG. 13

**FIG. 14**

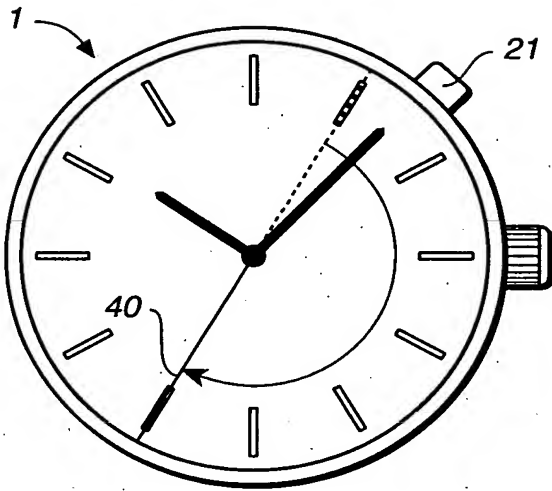


FIG. 15

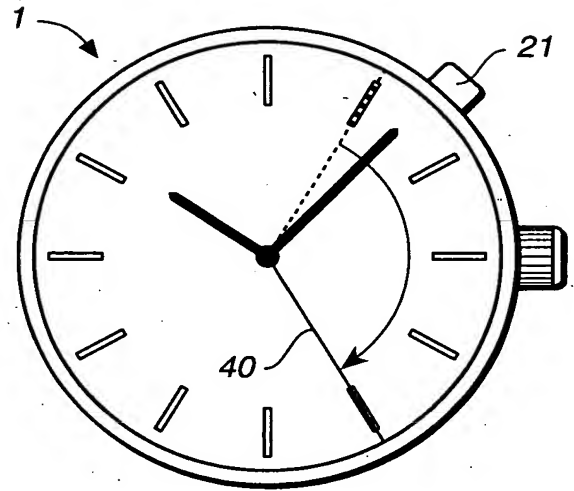


FIG. 16

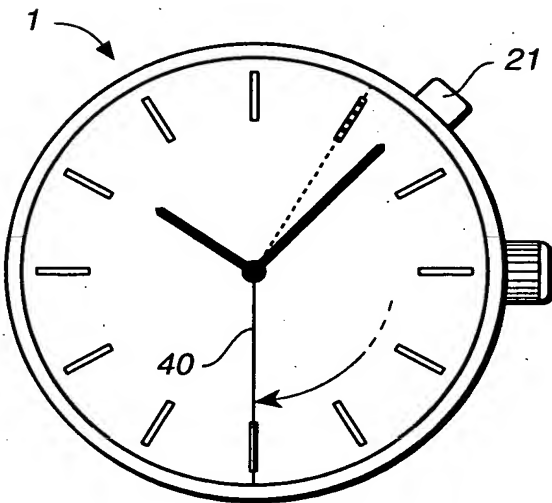


FIG. 17

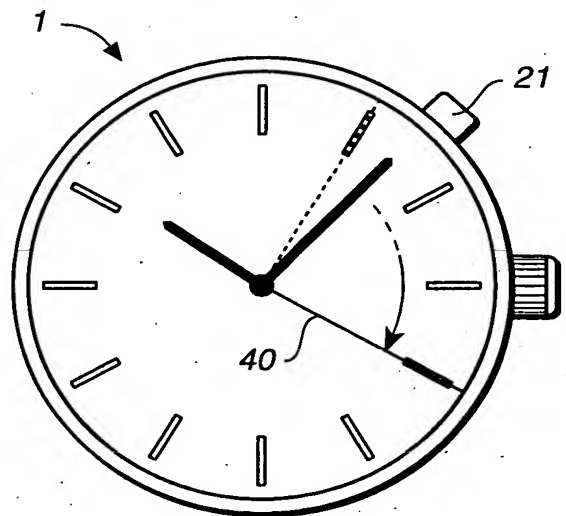


FIG. 18

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FIG._19

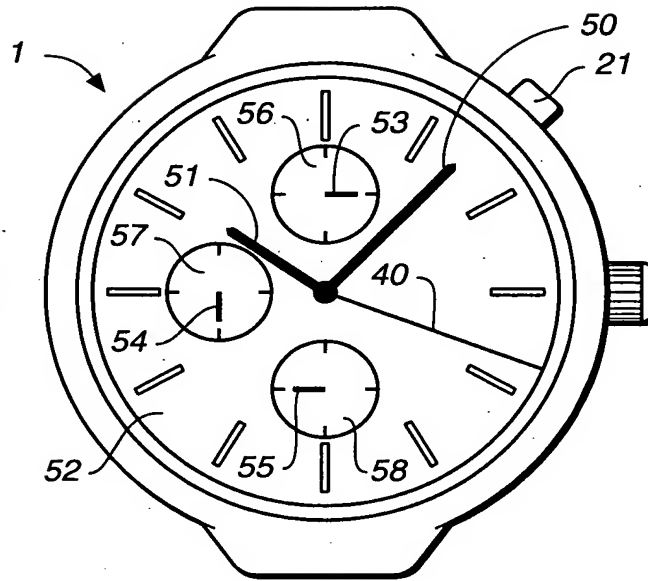


FIG._20

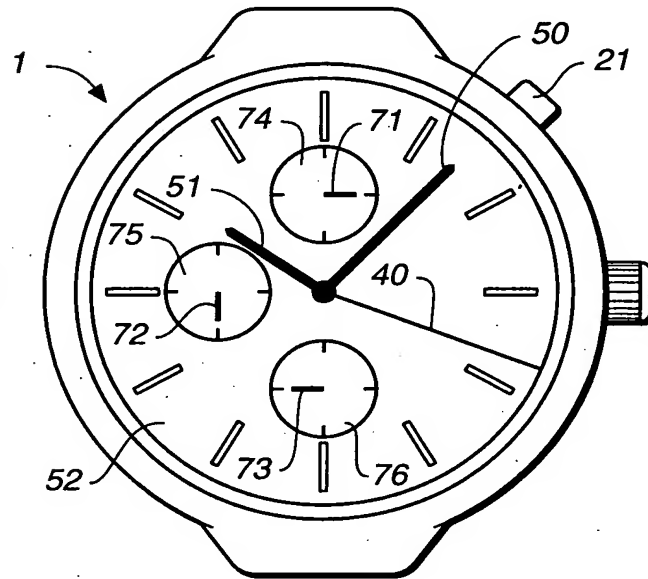
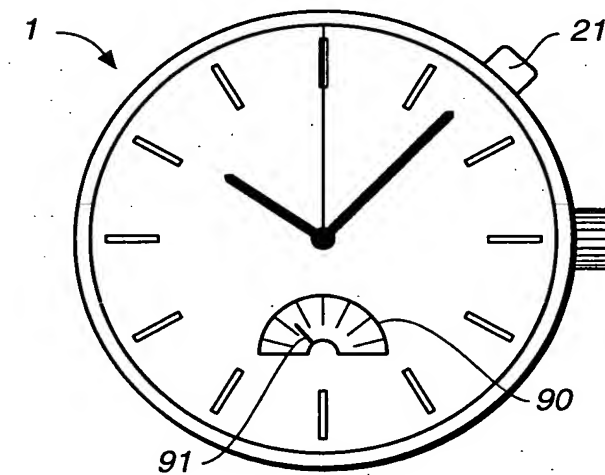


FIG._21



10026473 433404